

AVIDBANK HOLDINGS, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3680980	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$317	\$342	7.9%		
Loans	\$209	\$208	-0.3%		
Construction & development	\$49	\$42	-13.9%		
Closed-end 1-4 family residential	\$9	\$5	-42.5%		
Home equity	\$14	\$12	-12.3%		
Credit card	\$0	\$0			
Other consumer	\$0	\$2	1185.4%		
Commercial & Industrial	\$53	\$58	9.0%		
Commercial real estate	\$82	\$84	2.2%		
Unused commitments	\$74	\$93	26.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$51	\$82	61.2%		
Cash & balances due	\$8	\$12	58.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$287	\$309	7.6%		
Deposits	\$285	\$307	7.7%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$30	\$34	10.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	10.4%	--		
Tier 1 risk based capital ratio	11.6%	11.5%	--		
Total risk based capital ratio	12.9%	12.7%	--		
Return on equity ¹	5.4%	17.2%	--		
Return on assets ¹	0.5%	1.7%	--		
Net interest margin ¹	4.2%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	88.4%	448.8%	--		
Loss provision to net charge-offs (qtr)	-120.5%	-381.2%	--		
Net charge-offs to average loans and leases ¹	-0.4%	-0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	8.4%	2.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	2.4%	0.0%	0.1%	--
Commercial & Industrial	0.0%	0.1%	0.0%	0.0%	--
Commercial real estate	1.1%	0.0%	0.0%	0.0%	--
Total loans	2.4%	0.5%	0.0%	0.0%	--